

MBOS (Member Benefits Online System) is the New Jersey Division of Pensions and Benefits' online system for members in the pension system. Through your MBOS account, you can access your pension and health benefits information.

In order to use MBOS, you must first register your account on the Division of Pensions and Benefits' website. You will only need to do this once.

Step 1: Go to [nj.gov/treasury/pensions/mbos-register.shtml](http://nj.gov/treasury/pensions/mbos-register.shtml) and then choose "Register for MBOS."

MBOS Registration for First-Time Users

**First-Time Users – Active Employees**

Before you can use MBOS you must register with both MBOS and the myNewJersey website. Registration for MBOS requires several steps. Be sure to read the registration instructions.

**Note:** Members who registered with MBOS as employees have automatic access to retiree MBOS applications when retired. Just log on to your existing MBOS account.

[Register for MBOS](#)

**First-Time Users – Retirees**

Retirees who were registered with MBOS as employees have automatic access to retiree MBOS services upon retirement. Just log on to your existing MBOS account using the Login button wherever you see "Access my MBOS Account."

Retirees who are new to MBOS must register with both MBOS and the myNewJersey website.

[Learn More](#)

**MBOS Information and Instructions**

**MBOS Information and User Guides**

- [Learn about MBOS](#)
- [MBOS User's Guide](#)
- [MBOS Retired User's Guide](#)

**Registration Instructions and Log on Help**

- [Registration for MBOS in 3 Easy Steps – an illustrated guide](#)
- [Advanced Help for Common Registration or Log On Problems](#)

Back

Live Chat

Step 2: Click on "Active Members"

**Member Registration**

**PLEASE NOTE :**

**MBOS registration and access is for the exclusive use of pension system members and benefit recipients.**

**If you are not authorized to use this site, please exit. Unauthorized access is subject to prosecution to the fullest extent of the law.**

In order to proceed you **must** have your membership number (active members) or retirement number (retired members)

[Active Members](#) [Retired Members](#)  
Benefit & QDRO Recipients

**Active Members**

- If you are a state employee paid through centralized payroll, your membership number is on your paystub
- If you are a local government or local education employee, you can contact your human resources department for your membership number

Step 3: Complete the Registration. All teachers and certificated staff should choose TPAF for their membership. Most Secretaries, Maintenance workers, and Paras should choose PERS for their membership tier. (Some part-time secretaries and paras may be entered into the DCRP instead of PERS. Please reach out to me directly if this pertains to you.) You can find your membership number in the upper right hand corner of your paystub.



### Member Benefits Online System

- 1. Request access to MBOS
- 2. Link Your MBOS service to your myNewJersey account
- 3. Use MBOS

#### Active Member Registration

First Name :   
Last Name :   
SSN :   
Email Address :   
Re-Enter Email Address :   
Enter Phone Number :   Ext :   
Membership Number : Select Fund ▾ -

**Fund Codes**  
00 LRS: Legislative Retirement System  
01 TPAF: Teachers' Pension & Annuity Fund  
02 PERS: Public Employees' Retirement System  
03 PERS: Police and Firemen's Retirement System  
08 SPRS: State Police Retirement System



Montville Township Board of Education  
86 River Road  
Montville, NJ 07045

Employee: **Rivera, Laura R**  
Check Location: Montville Township High School  
SSN: xxx-xx-4225  
**Pension Id #: 0583217**  
Period: 1/16/2022 - 1/31/2022  
Pay Date: 1/28/2022  
Address: [REDACTED]

State: Married/Civil Union Couple Joint Table B Ded: 0  
Federal: Married/Joint Ded: 0

Step 4: Sign into or create your myNewJersey account.

If you already have a myNewJersey account, click "Yes" and enter your myNewJersey Log On ID and Password where indicated on the myNewJersey Account Page.

1. Request access to MBOS 2. Link Your MBOS service to your myNewJersey account 3. Use MBOS

**Do you have a myNewJersey Logon ID?**

Yes  
 No

**Log On to your myNewJersey account**

My Log On ID is  and my password is

If you do not have a myNewJersey account, you must create one. Click "No" and enter all of the information requested on the myNewJersey Account Page.

1. Request access to MBOS 2. Link Your MBOS service to your myNewJersey account 3. Use MBOS

**Do you have a myNewJersey Logon ID?**

Yes

No

**Information for your new myNewJersey account**

Pick a Log On ID  If you forget your password, we'll ask you the following question. If you answer it correctly, we'll send a new password to your email.

Pick a password  Question you want us to ask

Retype your password  Your answer

First name  Email address

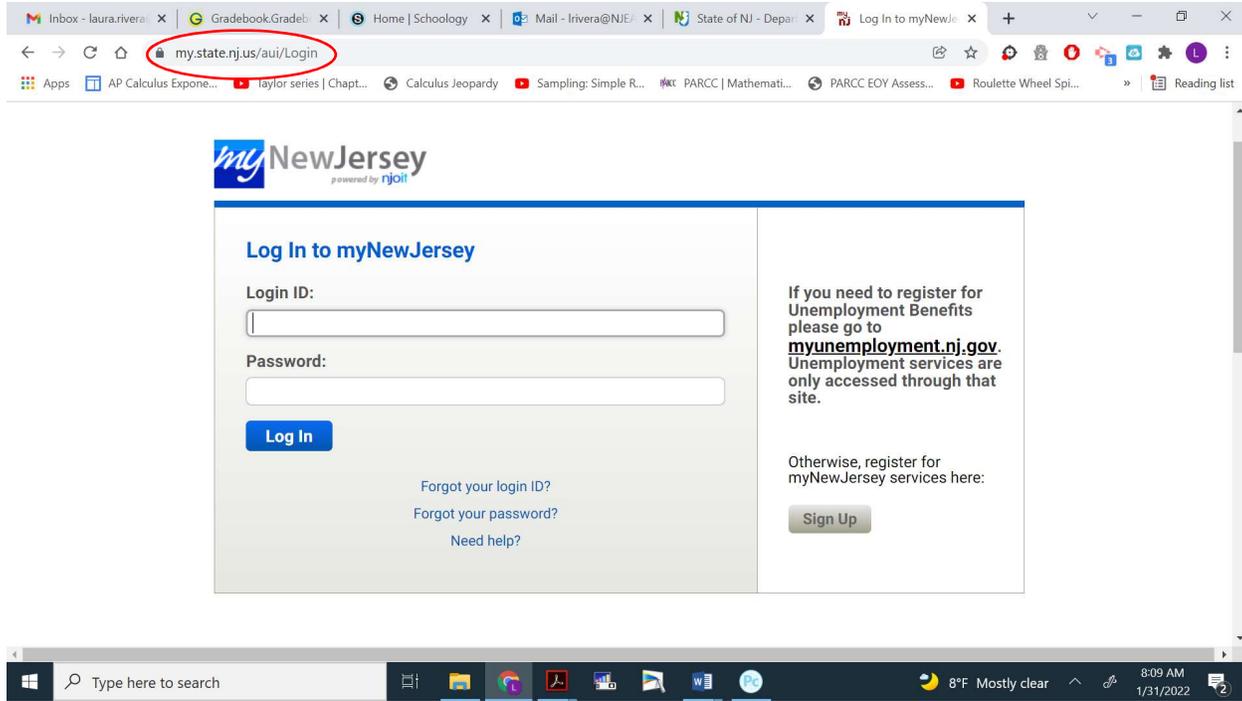
Last name  Retype your email address

Review your information and be sure it's correct before you click the Create Account button.

Be sure to select a Log On ID and Password that is easy to remember!

Congratulations! You are now ready to use MBOS.

To access MBOS after you've created an account, go to [my.state.nj.us/aii/Login](https://my.state.nj.us/aii/Login) to log into your myNewJersey account. Enter using your login and password.



When you log into your myNewJersey account, you'll get the following screen. Click the "MBOS and EPIC" button to access MBOS. The "Benefitsolver" button is for your health care benefits. You'd go there to make changes to medical benefits (change from Direct 15 to EHP, add a dependent, etc.)



This is the main screen in your MBOS account. There are several things you can do from this page as an active employee. You'll also come here when you're ready to file for retirement.

## Your MBOS Home Page

[pensions and benefits home](#)

[Logout](#)

**Member Name :** LAURA RIVERA  
**Member Number :** TPAF - 0583217

Please consider activating MFA on your myNJ account for additional security.

For more information, click the [my account](#) link on your myNJ Home Page and review the information on [Multi-factor authentication](#).

## Member Account Applications

### Pension Account Information and Calculators

- |  |  |
|--|--|
| <a href="#">Payroll Certifications</a>     | <a href="#">Purchase Application</a>       |
| <a href="#">Personal Benefit Statement</a> | <a href="#">Retirement</a>                 |
| <a href="#">Pension Loan</a>               | <a href="#">Purchase Calculator</a>        |
| <a href="#">Application for Withdrawal</a> | <a href="#">Purchase Authorization</a>     |
| <a href="#">Designation of Beneficiary</a> | <a href="#">Letters and Statements</a>     |
| <a href="#">Links &amp; Forms</a>          | <a href="#">Online Document Submission</a> |

### Other Benefits Programs

- |                                  |
|----------------------------------|
| <a href="#">SHBP / SEHBP</a>     |
| <a href="#">Application Help</a> |
| <a href="#">Search Help</a>      |

The first important tool in MBOS is your **“Personal Benefits Statement.”** This updates quarterly and provides a ton of information about you and your pension. (Please see below for a sample.)

- Total Pension Service Credit – the amount of time you currently have in the pension system (as of the date listed at the top)
- Total Employee Contributions – the amount of money you’ve personally contributed to your pension
- Net Employee Contributions after Loans – the amount of money you’ve contributed minus any outstanding pension loans you’ve taken
- Membership Tier – your membership tier in the pension system
- Group Life Insurance Benefits – the amount of life insurance you have as an active employee in the TPAF/PERS system
- Date of Enrollment – the date in which you were entered into the pension system
- Proof of Age on File with Division and Pensions – you must upload a copy of your driver’s license, passport, or birth certificate before you retire; this only has to be done once and can be done through the “Online Document Submission” on the main page

\*Ignore the “Estimated Benefits” box. This estimate assumes you’re retiring at your full retirement age with your current salary. This is rarely accurate. For a better estimate, you should use the calculator on the Division’s website:

TPAF: <https://www.nj.gov/treasury/pensions/tpaf-estimate.shtml>

PERS: <https://www.nj.gov/treasury/pensions/pers-estimate.shtml>

\*The Health Benefits SHBP/SHEBP box shows your health benefits. Mine has a “Termination Date” because I waive my benefits.

**PERSONAL BENEFIT STATEMENT**  
This information is as of 09/30/2021

**Account Information**

Total Pension Service Credit: ?	13 Years, 1 Month
Total Employee Contributions:	\$53,186.49
Net Employee Contributions after Loans:	\$53,186.49
Membership Tier:	2
Group Life Insurance Benefits: Calculated based on 3.5 times your salary	\$293,020.00
CONTRIBUTORY AND NONCONTRIBUTORY	

**Personal Information**

Full Name:	RIVERA LAURA RACHELE		
Pension Fund and Member ID#:	TPAF - 0583217		
Date of Enrollment:	09/01/2008		
Date of Birth:	06/17/1985		
Gender:	F		
Proof of Age on File with Division of Pensions: ?	NO		
Veteran Status:	NO		

**Estimated Benefits ?**

NOTE: You should not apply for retirement based on these figures.

Assumed Retirement Age:	60 Years
Assumed Service at Retirement:	36 Years, 10 Months
Salary Used to Calculate the Estimated Monthly Service Retirement Allowance:	\$83,720.00
Estimated Monthly Maximum Retirement Allowance: (Based on Pension Service Credit at 'Assumed Retirement Age')	\$4,672.00

**Health Benefits SHBP/SHEBP**

	Plan / Plan Level	Effective Date	Termination Date
Health:	NJ Direct10 / Family	07/01/2013	07/01/2014
Prescription Drug:	Employee Rx (local & Educ-acvp / Family	07/01/2013	07/01/2014

The next important tool in MBOS is your **Designation of Beneficiary**. This is where you designate your beneficiary for your life insurance and pension contributions. If something were to happen to you as an active employee without a named beneficiary, these benefits would go to your estate. It is critical that you check and update your beneficiary, as needed. Here's what your screen will look like with a named beneficiary:

## Designation of Beneficiary

### Beneficiary Information on File

Member Name: LAURA RIVERA Member Number: 01-0583217

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#### Group Life Insurance Benefits

**Primary Beneficiary**  
Name: Jose Rivera Falcon Date of Birth: 07/04/1982  
Address: [REDACTED] Relationship: Husband  
SSN: [REDACTED]

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#### Pension Benefits

**Primary Beneficiary**  
Name: Jose Rivera Falcon Date of Birth: 07/04/1982  
Address: [REDACTED] Relationship: Husband  
SSN: [REDACTED]

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**Do you wish to change your beneficiary information?**

You must use the paper version of the *Designation of Beneficiary* form if you choose any of the following types of designations:

- Nominating a Power of Attorney; or if a Power of Attorney is completing the form.
- Nominating more than ten beneficiaries per benefit.

**To obtain the paper version, please click on the link below:**  
<http://www.nj.gov/treasury/pensions/documents/forms/eb0214.pdf>

If you want to modify, delete, or add beneficiary information, click on the button below.

Changing your beneficiary is easy. Just click "Change Beneficiaries." In order to change or add a beneficiary, you'll need the person's full name, date of birth, social security number, and address. You should be able to add multiple and/or contingency beneficiaries as well. The form is very straightforward.

If you wish to apply for a pension loan, click on the **"Pension Loan"** button. The online application is fairly easy to complete.

When you click the link, you'll be brought to this screen. You must click the "I have read and agree to the new terms" box.

**PENSION LOAN NEW TERMS**

The loan program now requires that the loan payment be electronically deposited to your bank via an Electronic Fund Transfer (EFT). If you agree to the terms, you must provide your bank account and routing numbers. Under no circumstances will you be issued a paper check. If you do not have this information, please obtain it and return to your MBOS active member account to complete the loan application. This information is vital to ensure proper payment to your bank account.

Once your MBOS loan application is submitted, the loan cannot be cancelled.

A loan deposited into your bank/financial account cannot be returned. If you wish to satisfy your full loan balance, you must request and complete a lump-sum loan payoff which will include your entire principal loan balance plus interest.

When applying for a loan, it is your responsibility to ensure that the information you provide is accurate so the funds are deposited into the proper bank/financial account.

I have read and agree to the new terms.

You'll then get a screen that outlines the interest rate, administrative fee, and the requirements for taking out a pension loan. Please read the screen, click on the blue links, and then click Continue.

**LOAN INTEREST RATE AND ADMINISTRATIVE FEE**

For information about the current loan interest rate and administrative fee, please [click here](#).

**REQUIREMENTS**

All pension loans must be repaid within 5 years. If you have an outstanding loan balance and apply for a new loan, the entire balance must be paid within 5 years of the first loan. Further, you may borrow up to half of all pension contributions posted to your account provided that your total outstanding loan balance will not exceed a maximum of \$50,000 when added to the highest balance due (without interest) in the prior 12 month period for all loans. This rule applies to all retirement plans that you have an interest in due to your employment relationship with New Jersey and/or any other governmental plans sponsored or administered by your public sector employer in New Jersey.

**You may encounter one or more of the following restrictions:**

- If you had a loan from another plan (as described above), you must obtain the highest loan balance (without interest) in writing from the plan administrator and retain it for your records before continuing.
- You may be required to pay more than the minimum repayment deduction.
- You may be limited in the amount you may borrow.
- You may have your loan request rejected if the repayment exceeds 25% of your base salary.
- The length of your repayment schedule may be limited by your minimum repayment.
- The minimum repayment amount cannot be less than your pension contributions.
- Your loan must be deposited into a bank account via EFT. You must provide correct bank information to complete this request.

**Additional Information**

- Fact Sheet #81: [Pension Loans](#)
- See our video tutorial [Applying for a Pension Loan](#).
- If you were on a leave of absence or changed employers, [click here](#) for more information.
- If you need additional help, [click here](#).

The next screen talks about the IRS’s regulations for pension loans. Again, please read through this. You must agree to the conditions in order to proceed.

### Internal Revenue Service (IRS) Regulations For Pension Loans

Loan balances must be repaid within five (5) years. Furthermore, the new loan amount, when added to the highest balance due (without interest) during the prior 12 month period for all loans from all retirement plans that you have an interest in due to your employment relationship with New Jersey and/or any other governmental plans sponsored or administered by your public sector employer in New Jersey — cannot exceed \$50,000.

Internal Revenue Service regulations also require members to make timely payments toward outstanding loan balances. Failure to repay the loan as scheduled may result in the unpaid loan balance being declared a deemed distribution that is taxable under the rules of Section 72(p) of the Internal Revenue Code.

- In this event, the Division of Pensions and Benefits will report the distribution to the IRS and send you a Form 1099-R for tax filing purposes in January of the year following distribution.
- You will be required to include the portion of the loan representing before-tax contribution as income on your federal return.
- In addition, if you are under age 59 1/2, you will be required to pay an additional 10% tax for taking an early pension distribution.

A deemed distribution *cannot* be cancelled by resuming loan payments or repaying the loan in full prior to the end of the tax year in which the deemed distribution occurs. Unlike a normal pension distribution, a loan treated as a distribution cannot be rolled over to an IRA or another qualified retirement plan.

Members who take a loan and subsequently fail to remit loan payments may also be subject to additional IRS penalties.

**I agree to comply with the repayment terms and conditions which are in accordance with federal guidelines. Should I fail to make the required repayments, the unpaid balance will be considered a distribution from my retirement account subject to the distribution rules under Section 72(p) of the Internal Revenue Code.**

Agree

Disagree

You must indicate whether or not you have any outstanding loans with the Division. Click “YES” if you do and “NO” if you don’t.

### Additional Loan Balance(s)

It is your responsibility to provide details about loans you have had in the prior 12 months from any retirement plans in which you participate and are sponsored or administered by your public sector employer. However, it is not necessary to provide any information about loans from TPAF, PERS, PFRS or SPRS.

**I have had another outstanding loan in the prior 12 months from another supplemental savings or retirement plan offered by my public employer other than TPAF, PERS, PFRS or SPRS.**

YES

NO

Next, you’ll be brought to a screen where you can “customize” your loan. You can play around with the “Change Loan Amount” and “Change Payment Amount” to see your options. You can borrow up to 50% of your contributions. Your minimum payment amount is equal to your current pension contribution, but you can elect to pay more. The payment is monthly, so it would be half from each paycheck. Ten month employees do not make payments over the summer.

NAME : LAURA RACHELE RIVERA

MEMBER NUMBER : 1 - 0583217

* MAXIMUM LOAN AMOUNT AVAILABLE :	\$26,590.00
MONTHLY PAYMENT :	\$637.91 ?
NUMBER OF MONTHLY PAYMENTS :	48

Change Loan Amount

Change Payment Amount

Continue

\* Based on all other loans in the prior 12 months.

If you've taken an unpaid leave of absence (medical leave, maternity leave, etc.) and you wish to buy back your time, there are several buttons of relevance to you.

First, the "Purchase Calculator" allows you to get an estimate of what the cost would be to buy back your time. Choose the type of service you wish to buy back and the number of months. MBOS will generate a quick estimate for you. Maternity and medical leaves are considered an "Unpaid Leave of Absence."

## Purchase Estimate

Member Name: LAURA RIVERA

Member ID: 01-0583217

1) Choose the type of service for which you wish to receive an estimate:

- Temporary/Substitute Service
- Former Membership Service
- U.S. Government Service
- Uncredited Service
- Optional Service
- Unpaid Leave of Absence
- Out-of-State Service
- Military Service
- Local Retirement System Service

2) Please enter the number of months that you wish to receive an estimate:

Number of Month(s)

For more information about service credit purchases, including types that may be purchased, please refer to: [Fact Sheet #1, Purchasing Service Credit](#)

Submit

If you wish to continue with purchasing back your time (I highly recommend that you do), you'll need to complete a purchase application. You can begin this process by clicking on the "Purchase Application" button.

## Purchase of Service Credit

Welcome to Purchase Application

Member Name: LAURA RIVERA

Date of Birth: 06/17/1985

Member ID: 01-0583217

*If your date of birth shown above is incorrect, please provide the Division of Pensions and Benefits with proof-of-age.*

### Previous Purchase Requests on File and Status

*Purchase Requests already on file under your account are listed below. If you wish to submit an additional Purchase Request, click on the "Submit New Purchase Request" button below.*

Purchase Type	Start Date	End Date	Date Received	Status	Status Date
Leave of Absence	10/01/2010	11/30/2010	12/12/2021	Processed	01/14/2022

Definitions

Submit New Purchase Request

From this screen, click "Submit New Purchase Request." My screen has a "Processed" leave of absence because I recently bought back my maternity leave from 2010. I would advise you to buy back your time sooner rather than later, as it gets more expensive over time.

After you click "Submit New Purchase Request," you'll be brought to the application. Complete all necessary fields and hit continue. Unless you plan on retiring or quitting in the next 9 months, click on N/A for the question under your Daytime Phone Number.

**Member Name:** LAURA RIVERA      **Date of Birth :** 06 / 17 / 1985  
**Member ID:** 01-0583217      *If your date of birth shown above is incorrect, please provide the Division of Pensions and Benefits with proof-of-age.*

*The information below reflects your personal information currently on file with the Division of Pensions and Benefits. If it is not correct, please update.*

**Maiden/Former Last Name[s]:**

**Current Mailing Address:**

**Address2:**

**City:**       **State:** New Jersey      **Zip:**  -

**Daytime Phone Number** (starting with Area Code):  (Numbers Only)

I plan to Retire  or Terminate  within the next nine months on   **N/A**

**Choose the type of service you wish to purchase.**  
*Complete a separate online Purchase Application for each type of service.*

<input type="radio"/> Temporary/Substitute Service	<input type="radio"/> Unpaid Leave of Absence
<input type="radio"/> Former Membership Service	<input type="radio"/> Out-of-State Service
<input type="radio"/> U.S. Government Service	<input type="radio"/> Military Service
<input type="radio"/> Uncredited Service	<input type="radio"/> Local Retirement System Service
<input type="radio"/> Optional Service	

*For more information about service credit purchases, including types that may be purchased, please refer to:*

- [Fact Sheet #1, Purchasing Service Credit](#)

You'll then have to complete this page. If you're unsure about your exact dates, reach out to Mariya at the board office. Remember, these days are only the days you were not paid by the district. Do not include any sick days you may have used.

**Member Name:** LAURA RIVERA      **Date of Birth:** 06/17/1985  
**Member ID:** 01-0583217      *If your date of birth shown above is incorrect, please provide the Division of Pensions and Benefits with proof-of-age.*

**Maiden/Former Last Name[s]:** Rivera

*Please enter information for each period of Unpaid Leave of Absence you request to purchase. (Service dates will be verified by your employer/former employer.)*

<b>Employer Name:</b> <input type="text"/>	<b>Official Payroll Title</b> <input type="text"/>
<b>Employer Address:</b> <input type="text"/>	<b>Period for which service is requested</b>
<input type="text"/>	<b>From:</b> <input type="text"/>
<b>City:</b> <input type="text"/>	<input type="text"/>
<b>State:</b> [Select State] <input type="text"/>	<b>To:</b> <input type="text"/>
<b>Zip Code:</b> <input type="text"/>	<input type="text"/>

Were you a member of a pension plan for the above period?  Yes  No

After you click continue, you'll be brought to a page where you'll confirm all your information. Double check the information and then submit your application. The Division will review your application and provide you an official buy-back offer, if you're found to be eligible. You do NOT have to purchase the time just because you put in an application. Additionally, you can roll over funds from your 403-B to pay for the purchase, if you want.

The last important button is the "Online Document Submission" option. Here's where you can upload your proof of age.

## Electronic Document Submission

### Submit Documents

The Division of Pensions & Benefits (DPB) is currently accepting limited documents via MBOS. The specific documents available for upload at the present time are accessible on the next page. If you submit any other documents, they will be rejected and you will be responsible to mail these other documents to the proper DPB unit.

The Electronic Document Submission application will only accept files in Adobe Acrobat (.pdf) and image (.jpg, .bmp, .png, .gif) formats. If the file you wish to upload is in a different format, please convert it to one of the above types before proceeding.

Users may only upload a single file at a time. If you wish to upload multiple files to the Division you may do so, but each file will have to be uploaded separately.

Continue

Click Continue and then select "Retirements" from the drop down menu.

## Electronic Document Submission

### Submit Documents

+ Select file...

--- Select Business Unit--- v

--- Select Business Unit---

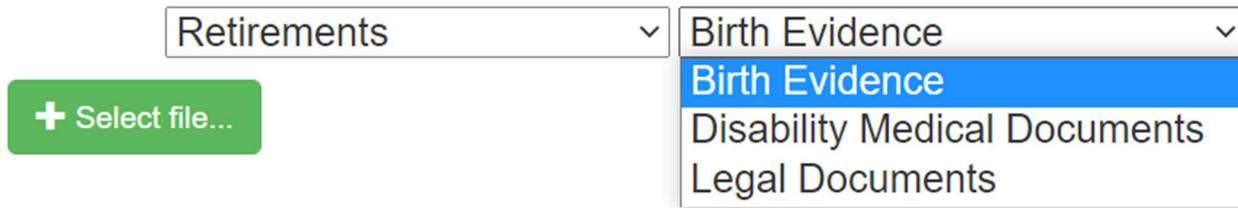
Retirements

IRMAA Reimbursement

#### Notes

- The maximum file size for uploads is **20 MB**.
- Only (**JPG, GIF, PNG, BMP or PDF**) file types are allowed.
- Only (**Google Chrome, Firefox, IE 9.0+**) are supported.
- You may also **drag & drop** files from your desktop on this webpage if you are using Google Chrome, Firefox or IE 10.0+.

Then select “Birth Evidence” from the second drop down menu. From there, click on “+ Select file...” and choose your file. I find it’s easiest to take a picture of your license, send it to your email, and then download it to your computer. Once you’ve uploaded it here, you can delete the image from your computer.



The rest of the options in the MBOS home page aren’t really applicable to most people, but feel free to explore. The state seems to be going paperless and everything is moving online. I anticipate MBOS becoming more and more important as time goes on.

As always, please don’t hesitate to reach out with any questions or concerns.